Case 20-20844-GLT Doc 39 Filed 09/12/20 Entered 09/13/20 00:34:12 Desc Imaged

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FILED

9/10/20 3:16 pm

CLERK

IN THE UNITED STATES BANKRUPTCY COURT U.S. BANKRUPTCY FOR THE WESTERN DISTRICT OF PENNSYLVANIA COURT - WDPA

IN RE:

:

Danae L Shildt, Case No. 20-20844-GLT

Chapter 13

Debtor

Danae L Shildt,

:

Related to Docket No. 36

Movant

Hearing Date and Time: VS.

Ronda J. Winnecour, Esquire /

Chapter 13 Trustee,

Respondent

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This matter comes before the Court upon the [MOTION OF THE DEBTOR FOR POSTPETITION FINANCING] [Dkt. No. 36] ("Motion") filed by Debtors on September 6, 2020. The motion was filed as a Consent Motion. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED** that:

- 1. The Motion at Docket Number 36 is **GRANTED** as provided by the terms of this Order. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
 - (a) The total amount of financing shall not exceed

\$25,000.00; and

- (b) The monthly payments made under the financing agreement **shall not exceed \$450.00.**
- (c) The interest rate shall not exceed 18%.
- To the extent that the Debtor secure financing for the purchase of a new vehicle, such payments shall be made through the chapter 13 plan. Within 30 DAYS of securing such financing, Debtor shall file:
 - (a) An amended chapter 13 plan; and
 - (b) A report of financing, including details of automobile trade-in or sale, if applicable.
- 3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
- 4. Upon the filing of the report of financing, including details of automobile trade-in or sale, if applicable, the chapter 13 trustee is authorized to cease making payments to the prepetition automobile lender, (NONE-Debtor is retaining Automobile). Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments for the contract amount so long as sufficient supplemental funds are provided by the Debtor.

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- 5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the lender.
- Debtor shall serve copies of this Order on all creditors eligible to receive
 distributions through the chapter 13 plan and filed proof of the same with the
 Court.

Prepared by: Paul W. McElrath, Esquire

Dated: September 10, 2020

BY THE COURT:

Gregory Taddonio, het United States Bankruptcy Judge

Case Administrator to Mail to: Debtor(s) Counsel for Debtor(s) Ronda J. Winnecour, Esq. Office of the U.S. Trustee

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Certificate of Notice Page 4 of 4 States Bankruptcy Western District of Pennsylvania

In re: Danae L Shildt Debtor Case No. 20-20844-GLT Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: culv Page 1 of 1 Date Rcvd: Sep 10, 2020 Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db +Danae L Shildt, 185 Stonewood Drive, Bethel Park, PA 15102-2266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com, cnoroski@grblaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr. on behalf of Debtor Danae L Shildt ecf@mcelrathlaw.com,

donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpqh.com,

Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6